In the chemical formulas, R refers to a polyhydric alcohol group; R_1 refers to a hydrogen atom, CH_3 or C_2H_5; R_2 refers to a hydrogen atom or CH_3; X refers to a component, excluding isocyanate groups, from an isocyanate compound; and Y refers to a polyhydric alcohol group. a and b refer to integers of 1 to 5; k refers to integers of 2 to 5; l refers to integers of 2 to 3; m refers to integers of 1 to 2; and n refers to integers of 2 to 6.

Amend the paragraph beginning at Page 23, line 3 (assuming the formula is one line) as follows:

In the chemical formulas, R_1 refers to a hydrogen atom or CH_3; X refers to a component, excluding isocyanate groups, from an isocyanate compound; and R_2 and Y refer to polyhydric alcohol groups. k refers to integers of 1 to 5; l refers to integers of 1 to 3; m refers to integers of 1 to 2; and n refers to integers of 1 to 6. k and l cannot both be 1 nor can k, l and m all be 1 at the same time.

IN THE CLAIMS:

Claim 1 (Twice Amended): An anti-reflection material comprising a transparent substrate, a hard coat layer provided on one surface or two surfaces of said transparent substrate directly or via another layer, and an anti-reflection film having a lower refractive index than said hard coat layer further provided on a surface of said hard coat layer, wherein said hard coat layer comprises a polymer copolymerizing at least a (meth)acrylate compound having a fluorene structure and a urethane(meth)acrylate compound having the chemical formula